From: Arnold <nanden@telerama.com> on 07/05/2004 06:15:50 AM

Subject: Availability of Funds and Collection of Checks

I want the right of recredit to be available whenever a substitute check has been used! My wife and I have sacrificed greatly to acquire our modest amount of money for the survivors old age of our marriage and I don't need for either one of us to be not only old and poor but victimized also by crooks and an uncaring banking system.

Dennis Arnold